

## **SCC Insurance Issues Review Committee Document Reference Guide**

### **Introduction**

The Insurance Issues Review Committee was formed by the SCC to address insurance and risk management issues that RCCs or any group will need to consider while developing guidelines for recommended liability limits in a coordinated transit system. Risk management documents have been developed by the committee and include: A sample Insurance Certificate of Liability Coverage; a definition document for the sample Certificate of Liability coverage; a Transportation Coordinators risk management checklist for service providers; a Transportation Coordinators risk management checklist for volunteer drivers; a sample motor vehicle control program and a Transportation Coordinators basic guide for checking loss history of potential providers. Also included is a sample volunteer driver application provided by North Country Transit and a general volunteer application provided by the NH Department of Labor.

The SCC Insurance committee was chaired by Fred Roberge, Vice President of Transportation for Easter Seals and was staffed with SCC members Beverly Raymond, Director of North Country Transit; Ken Hazeltine, Director of Transportation for Granite State Independent Living and Rad Nichols, Executive Director of COAST. Other committee members who participated included Linda Quinn of Davis & Towle Insurance Group and Dick Carr of USI New England Insurance, two insurance professionals who represent many transit and human service operations throughout NH. Pat Crocker, MPA Planner, Upper Valley Sunapee Regional Planning Commission who is a regional mobility manager, and Ken Brewer, of Easter Seals also participated in work development for the committee.

### **Use of Resource Materials Developed**

The SCC Insurance committee met over a period of several months and developed the following reference documents which are made available as resource material on the SCC web-site. The resource materials were developed to give the user a compliment of materials which can be used in whole or part to develop a comprehensive risk management program. The compiled references and meeting minutes of the SCC insurance committee can be found at [www.nh.gov/dot/programs/scc/](http://www.nh.gov/dot/programs/scc/). The recommended limits of insurance coverage and checklist were designed as a resource for agencies or groups to consider when developing policy for coordinated transit operations. Insurance coverage limits are recommended based on the committee's current work experience in the transit industry and are presented as guidelines for consideration. Any individual, group or agency should always consult with their insurance professionals and contracting agencies when determining appropriate coverage limits.

### **Reference Document #1: Certificate of Liability Insurance**

The Certificate of Liability Insurance document shows what a Certificate of insurance looks like and the recommended coverage being put forth by the committee. The certificate provides basic evidence of coverage's and limits of liability being carried by the insured. It allows for proof that can be issued to contracting agencies involved with the insured. A certificate can be requested by the insured from the covering insurance company at any time when the policy is in effect. The limits indicated in the Reference Certificate of Liability Insurance for each type of insurance are the committee's recommended limits based on sound business practice and industry standards.

### **Reference Document #2: Definitions of Certificate Composition and Insurance Definitions**

The Definitions of Certificate Composition Document provides definition for each type of insurance that is listed on the Certificate of Liability. The purpose of this document is to provide a common understanding of insurances that are necessary for complete risk management coverage.

### **Reference Document #3 Basic Review Criteria for Evaluation of Loss History for Providers**

Basic Review Criteria for Evaluation of Loss History for Providers provides the user with critical information to collect when assessing whether a potential provider has an acceptable loss history. What constitutes acceptable loss will have to be a determination that is made by managers overseeing the transit system operation. This reference guide also provides additional resource information for additional risk management guidance.

### **Reference Document #4: Transportation Coordinators Service Provider Risk Management Checklist**

The Transportation Coordinators Service Provider Risk Management Checklist has been developed to serve as the template for a checklist that is to be utilized to follow the progression and collection of documented proof of a provider meeting the Insurance Requirements; Vehicle Standards and Driver Standards that have been established by the RCC or governing group before being authorized to provide service in a system.

### **Reference Document #5: Transportation Coordinators Service Provider Risk Management Checklist for Volunteer Drivers**

The Transportation Coordinators Service Provider Risk Management Checklist for Volunteer Drivers has been developed to serve as the template for a checklist that is to be utilized to follow the progression of a volunteer driver in meeting the specific Insurance

Requirements; Vehicle Standards; Vehicles Used and Driver Standards that have been established by the provider before being authorized to provide service. The insurance limits for the Volunteer Personal Auto Insurance are those that have been recommended by the committee. The limits of the Volunteer Accident Coverage to be purchased by the provider to benefit the volunteer are subject to each provider's determination. The committee recommends that the volunteer driver be included as an additional insured with respect to General Liability and Vehicle Liability Coverage.

#### **Reference Document #6: Sample Motor Vehicle Control Program**

The Motor Vehicle Control Program is included as a reference document with the primary purpose of maintaining safe and qualified drivers in the provision of an agency's transportation services. The program gives guidance on the selection and hiring of drivers and outlines acceptable driver performance standards, motor vehicle record review and in-service evaluation and discipline policy. The document is intended to give recommended guidelines for consideration.

#### **Reference Document #7: North Country Transportation Volunteer Driver Application**

The sample volunteer driver application provided is utilized by North Country Transportation for individuals applying as a Volunteer Driver for the agency.

#### **Reference Document #8: Sample Volunteer Service Agreement**

This Reference document has been provided by North Country Transportation and was completed by the Department of Labor as a Reference of an agreement that might be utilized upon the acceptance of any volunteer.

#### **Reference Document #9: Volunteer Driver Reimbursement and Insurance Information**

This document provides information to volunteer drivers regarding House Bill 767 which protects them from being denied insurance or having their rates increased because of volunteer activity with their personal vehicle. The reference material also includes current IRS announcement of 2011 rates and rules for volunteer driver reimbursements.